1 2	Bruce R. Babcock - State Bar #85878 4808 Santa Monica Ave. San Diego, CA 92107	
3	(619) 222-2661	
4	Attorney for Debtors	
5		
6	UNITED STATES BANRUPTCY COURT	
7	SOUTHERN DISTRICT OF CALIFORNIA	
8	IN RE:	CASE NO: 09-19516-PB13
9	WILLIAM SETH HILL and )	DEBTORS' REPLY TO TRUSTEE'S
10	KATHLEEN HILL,	OBJECTION TO CONFIRMATION OF PLAN
11	Debtors )	
12		DATE: August 11, 2010 TIME: 3:00 P.M. DEPT: 4
14	TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE, CHAPTER 13	
15	TRUSTEE AND ALL INTERESTED PARTIES:	
16	Debtors William and Kathleen Hill hereby reply to the Chapter 13 Trustee's	
17	objections to confirmation of Debtors' Plan dated 6/28/10 in the above-referenced case as	
18	follows:	
19	1. In response to the Trustee's paragraph 1-3 Debtors represent that on 7/27/10 they	
20	filed an Amendment to their Schedule J deleting the subject \$452 student loan payment	
21	from such Schedule. Debtors also represent that on or about June 29, 2010 they filed a	
22	first Amended Plan herein increasing their proposed plan payment by \$452 from	
23	\$500/mth to \$952/mth and providing for the Trustee to pay the subject student loan	
24	payment of \$452/mth. The Debtor's disposable income reflected on said amended	
25	Schedule J is \$1,016 and their proposed Plan provides for payments of \$952/mth for 36	
26		
27		

Trustee as requested by the Trustee and are awaiting his review of same.

28

28

- 2. In response to the Trustee's paragraph 2-9 Debtors cannot discern in what way their proposed Plan in not clear or consistent. Debtor's proposed plan does provide for installment payments to Everhome Mortgage of \$828/mth. for arrearages but such payments will only need to be made in months 6 through 29 in order to completely pay such arrearages plus interest thereon. As the Trustee points out, the hearing on Debtors' lien strip motion is set for 9/28/10 – the time to file opposition to such motion has long passed, no such opposition has been filed and Debtors anticipate that such motion will be granted.
- 3. In response to the Trustee's Paragraph 3-10 Debtors cannot discern in what way the Trustee believes their proposed Plan is not proposed in good faith and/or does not comply with code provisions.
- 4. Debtors' attorney and Trustee Skelton discussed this case and the proposed Plan on Tuesday, August 3, 2010. - the Trustee had not yet received some of the documents sent by Debtors' counsel and so could not fully resolve all remaining objections. Debtors' counsel expects that he will confer with the Trustee again prior to the scheduled 8/11/10 hearing and is hopeful that all remaining objections will be resolved prior to such hearing.

Respectfully submitted,

/s/Bruce R. Babcock Bruce R. Babcock.

Attorney for Debtor

DATED: 8/4/10

2